

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:	CASE NO. 18-16416
Excell Brown, Jr.;	CHAPTER 13
Debtor(s).	JUDGE Jacqueline P. Cox

**AGREED ORDER CONDITIONING THE AUTOMATIC STAY & CO-DEBTOR STAY**

On the motion of Specialized Loan Servicing, LLC, secured creditor herein, for the entry of an order modifying the automatic stay and co-debtor stay to permit it to foreclose its mortgage on said real estate:

IT IS HEREBY ORDERED that the automatic stay in this case, as it applies to the interest of Specialized Loan Servicing, LLC, its successors and/or assignees in the real property, commonly known as 7518 South Ridgeland Avenue, Chicago, Illinois 60649, shall continue in effect under the following conditions:

1. The debtor(s) shall make the following stipulation payments timely and directly to Specialized Loan Servicing, LLC. These payments include the 6/01/2019 to 7/01/2019 post-petition payments of \$749.70 each, post-petition attorney fees/costs in the amount of \$1,231.00, with a suspense credit of \$0.03, minus funds tendered in the amount of \$704.00, for a total post-petition default amount of \$2,026.37. If any of the following payments are not received by its due date or are returned NSF, the automatic stay shall be automatically modified to permit foreclosure, without further order of the Court, upon 14 days written notice to the debtor(s) and to the attorney for debtor(s), during which period the debtor(s) may cure the said default:
  - a) \$337.73 due on or before the end of the month plus the 08/01/2019 regular payment.
  - b) \$337.73 due on or before the end of the month plus the 09/01/2019 regular payment.
  - c) \$337.73 due on or before the end of the month plus the 10/01/2019 regular payment.
  - d) \$337.73 due on or before the end of the month plus the 11/01/2019 regular payment.
  - e) \$337.73 due on or before the end of the month plus the 12/01/2019 regular payment.
  - f) \$337.72 due on or before the end of the month plus the 01/01/2020 regular payment.

2. The debtor(s) shall thereafter continue making timely post-petition mortgage payments as per the terms of the security agreements.
3. If debtor(s) fall(s) two (2) months in default on any payment, as referred to in paragraphs 1 and 2, the automatic stay and co-debtor stay shall be automatically modified to permit foreclosure, without further order of the Court, upon 14 days written notice to the debtor(s) and to the attorney for debtor(s), during which period the debtor(s) may cure the said default. In the event Debtor becomes delinquent after two (2) notices of default, then upon the third default the automatic stay and co-debtor stay shall terminate as to the Movant without further recourse to this Court and Movant shall be allowed to take any and all steps necessary to exercise any and all rights it may have in the property commonly known as 7518 South Ridgeland Avenue, Chicago, Illinois 60649. Movant shall file a Notice of Termination of Debtor and Co-Debtor Stay with the Court in the event the stay is terminated pursuant to this paragraph.
4. In the event of a default, the Debtor(s) shall tender the required funds along with a \$100.00 service fee, payable to Specialized Loan Servicing, LLC, to the offices of Anselmo Lindberg & Associates LLC at the address below. The payment must be made in the form of a certified check, money order, or cashier's check. The \$100.00 service fee will be collectible against the Debtor(s), payable to either Creditor or its counsel pursuant to the terms of the notice regarding the default. For purposes of determining when the stay is modified, the stay shall be considered modified upon the expiration of the cure term when the Debtor(s) fail to cure.

DATED:

/s/ Nisha B. Parikh  
Attorney for Creditor

ENTER:

Bankruptcy Judge

/s/ Robert Bansfield Jr.  
Attorney for Debtor(s)